

# **Gulf County, Florida**

## **2014 Floodplain Management Progress Report**

### **Background**

In order for a community property owner to receive insurance premium reductions for National Flood Insurance, the community must participate in the Community Rating System (CRS) program. As a condition of continued participation in the CRS program, the community is required to complete an annual recertification report and submit it to FEMA by October 1<sup>st</sup>. The Floodplain Administrator is responsible for the annual progress report. The Floodplain Administrator tracks flood activities during the reporting period and consults with other county departments for applicable input. This document is Gulf County's progress report as compiled by the Floodplain Administrator and the process also requires this report be distributed to the local governing body, the media and be made available to the public. The approved Progress Report will be e-mailed to the STAR in PDF. Copies of the Progress Report have been and are available for review in the Gulf County Planning Department, Room 311 and Gulf County Building Department, Room 305 located in the Robert M. Moore Administration Building. The report will also be available on the County and Planning Department web page as PDF document.

A draft of this document was presented to the Gulf County Board of County Commissioners (BOCC), county departments and the public through the August 12, 2014 information packet for review and comments. The plan is based on the best available data and knowledge accumulated during the report planning period. The draft plan was prepared by the County Planner who also serves as the Floodplain Administrator. The plan is scheduled to be presented to the BOCC for approval at their August 26, 2014 regular meeting. Copies of the approved plan will be available for review in the Gulf County Planning Department, Room 311 and Gulf County Building Department, Room 305, both located in the Robert M. Moore Administration Building. Copies are available from the Clerk of the Courts Office in the main Court House. Both facilities are located at 1000 Cecil G. Costin, Sr. Blvd., Port St. Joe, Florida, 32456. The current 2012 Flood Prevention Ordinance is posted on the Planning Department's web page and the ordinance was also incorporated into the revised Land Development Regulations (LDR) adopted on June 24, 2013.

### **Flood Events**

For most of the reporting period from August, 2013 through March, 2014, Gulf County had no major flooding activity. In April of 2014, of heavy rains impacted the Apalachicola River Basin causing minor flooding along the river system. Because the riverine system has so many variables that can affect the level of flooding the BOCC as a precaution issued a State of Emergency allowing Gulf County Emergency Management and other County Departments to respond to any flooding issue with minimum delay. There were several road closing, but no reported structure damage. Gulf County was once again spared the disaster impacts experienced by other Counties to the West, especially Escambia County which experienced catastrophic flash flooding. Rain events such as April, 2014 should be a clear example and lesson for taking flood protection seriously and having an all hazard disaster plan in place that will protect life and property.

### **Floodplain Management Plan Element Review**

#### **A. Base Flood Elevation**

Gulf County is continuing to require FEMA Flood Elevation Certificates for residential and commercial structures built in a flood zone. We are also enforcing the one foot freeboard as applicable to respective



flood zones. Permits issued within the DEP CCCL are subject to additional elevation height above BFE to compensate for wave action. All building permits are subject to the flood protection regulations that are part of the 2010 Florida Building Code. Because of the flood protection associated with the 2010 Florida Building Code, the Flood Protection Ordinance was updated and adopted in 2012. In addition to the 2012 Flood Protection Ordinance, Gulf County will begin requiring a Floodproofing Certificate and a V Zone Design Certificate as applicable. Both must be completed by a registered Professional Engineer or Architect. These forms are in addition to and **will not** replace the customary Elevation Certificate (FC). There were no variances approved dealing with floodplain management.

### B. Flood Mapping

Beginning April 16, 2009, the County began enforcing the G map series. The G series was a partial map revision for the county that replaced some of the F series maps. So as of April 16, 2009, the Gulf County FIRM maps will reference F and G series maps.

The LiDAR elevation data that was mentioned in the previous progress report continues to be a invaluable resource that provides the county with elevation data that has been used to respond to several mapping issues. The county staff continues to assist the public with their NFIP mapping and flood determination issues. Even though the housing financial crisis is beginning to abate, flood insurance is still a major issue with homeowner mortgages. With the passage of the Biggert-Waters 2012 NFIP Reform Bill, flood insurance will generate a greater economic impact for homeowners.

Additional changes to the FEMA flood maps are scheduled for late 2015/2016. The new maps will be a product of the previously mentioned LiDAR data, new riverine modeling and coastal surge modeling. What the new FIRM maps will have over the older FIRM maps is the quality of data. With the addition of LiDAR elevation data into the riverine flow models and the updated coastal surge models, elevation flood data will be hard to challenge. Even though it will be difficult to dispute the new flood data, the county staff is working closely with the Northwest Florida Water Management District and the FIRM mapping contractors to provide local knowledge into the mapping process. Hopefully, the interjection of local knowledge in conjunction with the technical data will justify a more detail flood study for high impacted areas. The funds for detail studies is very limited and any request for a detail study will be limited.

### C. Flood Protection Assistance:

The County has maintained a listing of books and pamphlets for retrofitting existing structures. The County Building Department has remained current with retrofitting issues as outlined in the action plan. FIRM Panels are available in the libraries, the Planning Department, and the FEMA web site. The Planning, GIS and Building Departments use NFIP GIS data to assist individuals in ascertaining their flood zones. An interactive GIS based flood zone mapping is available on a web site hosted by the GIS Department. As The Northwest Florida Water Management District is a cooperating Technical Partner (CTP) with FEMA also has a map portal <http://portal.nwfwmdfloodmaps.com/map.aspx?cty=gulf> that allows access to flood information. A static PDF map is available on the Planning Department web page at Gulf County, Florida Government.

**Protection TIP: Wanting to build a house and you are not required to purchase flood insurance because your property is in an X Flood Zone . We encourage you to consider raising your finish floor to at least 12" above natural grade or twice the 6" code minimum. Flood damage caused by a flash or sheet flooding weather abnormality can range from costly to catastrophic depending on the severity of flooding. Should you decide to purchase flood insurance, higher floor elevation will help reduce flood risks.**

#### **D. Flood Protection Materials**

Copies of various FEMA publications have been acquired and are available for public review. The County will assist the public in getting any copies they request. We have also included links to these documents on the Planning Department web page at Gulf County, Florida Government. The public is encouraged to contact their insurance agent about their policy status and if their policy can be improved to reduce cost and increase coverage.

#### **E. Flood Warning, Mitigation and Preparedness**

Gulf County is very sensitive to the events that affect both coastal and inland flooding. Gulf County Emergency Management Office monitors available data and will alert the proper authorities and public of potential hazardous conditions as needed. The public with a valid 911 address can sign up for Emergency Notification at the EOC, through their web page or <http://www.gulfcounty-fl.gov/911.cfm>. Gulf County's LMS adopted in 2011 is currently under review. The Northwest Florida Water Management District has assumed some of the regulatory responsibility for stormwater permitting from DEP.

Gulf County continues to address drainage issues through culvert permitting and by maintaining ditch and swell infrastructures. The county is still considering a project that will add more culverts along CR 387 (Doc Whitfield Rd.) that will allow flood waters to disperse at several outlets instead of being directed to a single outlet. This action should help reduce the flooding impacts to the Howard Creek area. The County continues to apply for a \$300,125 grant to pipe and fill the Americus Avenue ditch outfall between US 98 and Americus Avenue. This would improve discharge water quality, reduce coastal surge impacts, and turn an existing open space into a more useful open space area for the public.

Gulf County is also working with State and Federal agencies to reduce the coastal flooding impacts to SR 30E at the Stump Hole by continuing to expand the hardening rock berm that protects SR 30E from the Gulf Of Mexico. The project has been funded through grants and the most recent project awarded was for Phase IV construction. The \$22 million beach re-nourishment project bonded by the Cape San Blas property owners MSTU was retired last year. The area continues to experience erosion and the project was impacted by coastal storms soon after project completion and before the refurbish beach could stabilize. Storm mitigation with FEMA was applied for and rejected by FEMA. FEMA rejection was largely based on the objection by US Fish and Wildlife who used the CBRA as a reason for opposition. The County maintains that one goal of the CBRA is habitat protection which is fulfilled through beach re-nourishment by maintaining the sandy beach as a coastal habitat especially for sea turtles. Without the re-nourishment project, there would be no sandy beach for recreation and the sea turtles, plovers and other species would lose valuable sandy beach habitat. Also, the re-nourishment project will not increase building density, another goal of the CBRA. The County is appealing the CBRA designation with applicable Federal Agencies in Washington DC and US Fish and Wildlife is actively working to block the change. If the County should be successful, the areas within the CBRA should be able to purchase NFIP Flood Insurance that is currently unavailable due to the CBRA designation.

Any and all goals and/or projects are at the mercy of limited funding as revenue to the County has been and continues to be less than what is needed. The County utilized grants and match funding to fund project priorities.



## **F. Community Rating System (CRS)**

Through the determination of BOCC to enforce the regulations that govern flood protection and the daily performance of their duties by staffs of the Planning Department, Building Department, Public Works Department and Emergency Management/GIS Department, the County maintains a CRS Class 8 rating. This rating is translated into lower premium cost for flood insurance. For NFIP Flood Insurance policies within a flood zone, the reduction is 10% and for policies not in a flood zone, the reduction is 5%. Even with the 2014 revisions to NFIP Reform Act of 2012, the county CRS program has not lost its importance if flood insurance is to remain financially feasible. The Annual Public Outreach letter to the Repetitive Loss Areas by mail and posting on the County Website contains FEMA information sheets addressing the 2014 revisions to the NFIP Reform Act of 2012.

As a condition for CRS rate reductions, the local government participant is subject to a yearly recertification that must be completed and filed by October 1st of each year except for every fifth year. Every fifth year an onsite audit by an Insurance Service Office (ISO) CRS Specialist will take place to confirm all credit activities are still valid. In 2011, Gulf County was subject to and completed a fifth year recertification audit and the next on site audit should be in 2016. The 2016 audit will have to comply with the 2013 CRS Coordinator's Manual that change the scoring of several categories. The staff is continuing the transition to the 2013 CRS guidelines.

## **G. Biggert-Waters Insurance Reform Act of 2012**

This bill was signed into law by the President July 6, 2012 and revised in 2014. The bill contains many reforms and changes to the NFIP and could have severe impacts to several areas of the County. It is estimated that 168 policies will be affected by the reform act. It is highly suggested that you check with your insurance agent to monitor your flood insurance policy for any changes. Fact sheets and other printed information is available as part of the Annual Outreach Letter located on the County Web Page, Building Department and the Planning Department. The County staff has been diligent in alerting the public to the potential financial impacts this bill could have for home owners.

## **H. Recommendations**

With the current local, state and national economic recession, the Floodplain Administrator recommends to the BOCC to continue from the 2012 recommendations:

1. that the County Grant Department or individuals to continue to seek grants or assistance to mitigate flooding issues;
2. for the Public Works Department to continue maintaining operational projects such as culvert permitting, ditch cleaning and swale maintenance as part of flood and stormwater control, to continue the use of work order to track maintenance projects;
3. and for the Emergency Management Department, Planning Department and Building Department to continue to implement the Florida Building Code, Local Mitigation Strategy (LMS), Comprehensive Emergency Management Plan (CEMP), Land Development Regulations (LDR) and Flood Ordinance as applicable to insure the health and safety of the County from flood events through preparedness, protection and mitigation;
4. it is also recommended that all future LMS updates follow FEMA procedures to insure the document will be accepted by FEMA/NFIP. This action is recommended because the LMS is a unique document for the State of Florida and may not fully comply with NFIP/CRS document standards;



5. continue to fund the Emergency Notification System to alert the public of an emergency such as flash flooding, river flooding, dam safety warnings, flooding due to coastal surge, etc.;
6. continue to seek grant funding for Americus Ave. and the Doc Whitfield (CR387) drainage projects.


#### **I. Status of Recommendations**

1. Progress for this recommendation is totally dependent on funding and affordability and the willingness for an individual to apply for mitigation. Mitigation is expensive and the less than desirable local and national economy makes it very difficult to fund any mitigation project.
2. The County continues to maintain the stormwater system as funds and personnel are available. Many stormwater facilities are subject to regulatory agencies requiring permits before any work is done and many of the facilities are difficult to permit. The continued requirement for culvert permits allows the Public Works Department to maintain stormwater controls along county right-of-ways.
3. Preparedness, protection and mitigation are being fulfilled as funding is available. Accomplished goals/projects are part of updating process as well as adding new projects as they are identified and incorporated by priority into the LMS. The LMS is a "living document" as it is reviewed and updated as needed and a new update is forth coming.
4. This can be accomplished by following the requirements for the public notice process.
5. The BOCC has continue to budget the Emergency Notification System despite the difficult revenue limitations the BOCC is experiencing.
6. These projects are expensive projects and beyond the County to fund through general funds. The County therefore must seek outside assistance to fund the projects and has submitted the scope of work to several agencies for grant funding or as mitigation projects.

#### **Additional Information**

Should the BOCC or public have any questions concerning flood plain management, please contact the Planning Department. Should your question be beyond our knowledge, we will seek or direct you to State and FEMA experts to get an answer to your question.

**Accepted and Approved by the Gulf County Board of County Commissioners (BOCC) on August 26, 2014.**



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**Ward McDaniel, BOCC Chairman**